

Service Charges (non- credit related)

All charges are inclusive of Goods and Services Tax (GST)@18%				
No	Nature of services	Service Charges		
		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens irrespective of location of branch & Individuals in Rural areas)
1	CHEQUE BOOK FACILITY			
	(MICR) SB/CA/OD/ OCC	₹4.00 per cheque leaf	₹4.00 per cheque leaf	₹4.00 per cheque leaf
	(Non MICR) SB/CA/OD/ OCC	₹4.00 per cheque leaf	₹4.00 per cheque leaf	₹4.00 per cheque leaf
	<p>For SB, cheque book of 20X1 = 20 leaves free in a calendar year. For issue of more than one cheque book at a time for issue to finance companies/home loan repayment of other Bank/ Institutions etc, ₹6 per leaf to be recovered. No cheque book charges for advance cheque issued for our Bank Home loans / structured loan products etc. No waiver of charges for Govt Depts/Religious /Welfare associations/RRBs/Charitable Institutions/Service Institutions (our staff society exempted). No cheque book charges for facility deposit accounts.</p>			
2	Issue of pass book / statement of account / issue of balance confirmation	Free of charges	Free of charges	Free of charges
3	Issue of duplicate pass book/ statement	₹150/- with latest balance. Additional ₹100/- for 40 previous entries.	₹150/- with latest balance. Additional ₹100/- for 40 previous entries.	₹150/- with latest balance. Additional ₹100/- for 40 previous entries

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		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens irrespective of location of branch & Individuals in Rural areas)	
4	ATM / Debit cards	Charges for Cash withdrawal transaction		Charges for non- financial transaction (Balance enquiry, Mini statement, PIN change etc)	
		Savings	Current	Savings	Current
	Indian Bank ATM	Free	Free	Free	Free
	Other Bank ATMs (Domestic) Metro ATMs**: 3 Free Transaction per month Non Metro ATMs: 5 Free Transactions per month	Free*	₹20/- per transaction	Free*	₹10/- per transaction
	Other Bank ATMs (Domestic) For transactions exceeding free transactions in a month	₹20/- per transaction	₹20/- per transaction	₹10/- per transaction	₹10/- per transaction
	Master Card (Inter-national)	₹115/- per transaction	₹115/- per transaction	₹23/- per transaction	₹23/- per transaction

*Free transactions include both Financial and Non-financial transactions.

** Other Bank ATMs located in Bengaluru, Chennai, Delhi, Hyderabad, Kolkata and Mumbai.

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		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens & Individuals in Rural areas)
5	STOP PAYMENT			
	Savings Bank***	₹125/- per instrument, subject to a maximum of ₹750/-	₹125/- per instrument, subject to a maximum of ₹750/-	₹125/- per instrument, subject to a maximum of ₹750/-
	Current Account / OD/ OCC	₹200/- per instrument, subject to a maximum of ₹ 1050/-	₹200/- per instrument subject to a maximum of ₹ 1050/-	₹200/- per instrument subject to a maximum of ₹1050/-
	Cancellation/ Revocation	₹50/-	₹60/-	₹35/-
6	ACCOUNT CLOSURE	Closure Within 14 days – Nil From 15 days – 12 Month – charges as under Above 12 Month - Nil		
	Ordinary Savings Bank account	₹200/-	₹250/-	₹150/-
	Savings Bank cheque operated accounts	₹200/-	₹250/-	₹150/-
	Current Accounts/ OD/OCC	₹575/-	₹750/-	₹575/-
	Exemptions:	<u>No Charges for closure of accounts in the following cases:</u> <ul style="list-style-type: none"> • Death of the account holder • BSBDA / Small accounts, accounts of students , Pensioners' (without cheque facility) and opening of another account in joint names by the account holder 		

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		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens & Individuals in Rural areas)
7	Cheque return inward (cheque received for payment)	Drawn on us, presented in clearing and returned by us including ECS returns		
	Up to ₹1 lakh	₹250/-	₹250/-	₹250/-
	More than ₹1 lakh to up to ₹1 crore	₹500/-	₹500/-	₹500/-
	More than ₹1 crore	₹750/-	₹750/-	₹750/-
8	Signature verification/ Photo attestation/ All certifications	₹150/- per occasion	₹200/-per occasion	₹100/- per occasion
	Relating to loan accounts			
9	No dues certificate***	₹125/- per certificate for other than weaker section borrowal accounts	₹175/- per certificate for other than weaker section borrowal accounts	₹75/- per certificate for other than weaker section borrowal accounts
		No charges for weaker section borrowal accounts		

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		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens & Individuals in Rural areas)
10	Demand Drafts – Issue			
	Upto ₹ 1 lakh	₹3.50 per ₹1000/- Min. ₹20/- Max. ₹350/-	₹3.50 per ₹1000/- Min. ₹20/- Max. ₹350/-	₹3.50 per ₹1000/- Min. ₹20/- Max. ₹250/-
	Above ₹ 1 lakh	₹4/- per ₹1000/- Min. ₹400/- Max. ₹15000/-	₹4/- per ₹1000/- Min. ₹400/- Max. ₹15000/-	₹4/- per ₹1000/- Min. ₹.400/- Max. ₹12000/-
		For non-customers, 50% more than normal charges		
11	Demand Draft – Cancellation			
	DD value upto ₹100	Nil	Nil	Nil
	DD value above ₹100 up to ₹10000	₹30/-	₹30/-	₹25/-
	DD value above ₹10000	₹100/-	₹150/-	₹100/-
12	Demand Draft – Revalidation	Up to ₹100/- ₹ 25/- Above ₹ 100/- to ₹ 10000/- ₹ 50/-	Up to ₹100/- ₹30/- Above ₹ 100/- to ₹ 10000/- ₹ 100/-	Up to ₹100/- ₹ 20/- Above ₹ 100/- to ₹ 10000/- ₹ 40/-
13	Demand draft – Duplicate Issuance	Above ₹ 10000/- ₹ 100/-	Above ₹ 10000/- ₹ 200/-	Above ₹ 10000/- ₹ 80/-
	For Students – 50% of above charges applicable for individual			

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		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens & Individuals in Rural areas)	
14	Payment by Electronic Clearing Services(ECS)	Debit /Credit / Centralized ₹3 /-per instrument + RBI charges if any Charges are to be collected as sponsor bank Note : The charges prescribed has to be recovered from the customers when we act as a sponsor bank for them for their ECS transactions and not otherwise. As a destination branch, our branches should not recover charges for ECS credits /debits Inward ECS transactions – free ECS debit return charges - as applicable to cheque return charges			
			Individual	Non-Individual	Special category
		Up to ₹50000/-	₹115/-	₹145/-	₹91/-
		More than ₹50000/- to less than ₹5 lakhs	₹230/-	₹230/-	₹230/-
		More than ₹5 lakhs to less than ₹10 lakhs	₹346/-	₹346/-	₹346/-
		₹10 lakhs and above	₹576/-	₹576/-	₹576/-
15	Transfer by RTGS / NEFT				
	RTGS	₹ 2 lakh to ₹ 5 lakh – ₹29/- per transaction + applicable time varying tariff subject to a maximum of ₹ 35/- Above ₹ 5 lakh – ₹58/- per transaction + applicable time varying tariff subject to a maximum of ₹63/-			
	NEFT	Upto ₹ 0.10 lakh – ₹3/- per transaction ₹ 0.10 lakh to ₹1 lakh – ₹6/- per transaction Above ₹1 lakh to ₹2 lakh – ₹14/- per transaction Above ₹2 lakh – ₹29/- per transaction			

Service Charges (non- credit related)

No	Nature of services	Revised Service Charges		
		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens & Individuals in Rural areas)
16	Collection of local cheques	Free of charges	Free of charges	Free of charges
17	Collection of outstation cheques	(Fixed by RBI)		
	Up to ₹5000	₹29/-	₹29/-	₹29/-
	Above ₹5000 and up to ₹10000	₹58/-	₹58/-	₹58/-
	Above ₹10000 and up to ₹1 lakh	₹115/-	₹115/-	₹115/-
	Above ₹1 lakh	₹173/-	₹173/-	₹173/-
18	Cheque Return – Outward (Cheque deposited for collection)			
	Outstation cheques & local bills and outstation bills ***	50% of the collection charges Minimum ₹50/-	50% of the collection charges Minimum ₹50/-	50% of the collection charges Minimum ₹50/-
		Other bank charges if any has to be collected separately		
	Local cheque deposited by customers			
	Up to ₹1 lac	₹250/-	₹250/-	₹250/-
	Above ₹1 lac up to ₹1 cr	₹500/-	₹500/-	₹500/-
	Above ₹1 cr	₹750/-	₹750/-	₹750/-

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		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens & Individuals in Rural areas)
19	MAINTENANCE OF INOPERATIVE ACCOUNTS	If the balance is less than minimum balance		
		SB - ₹115/- per quarter		
		CA – ₹575/- per quarter		
	Note: In case of non-availability of sufficient balance in the account, the available balance would be recovered.			
20	STANDING INSTRUCTION			
	REGISTRATION	₹60/- per registration		
	Non-execution due to insufficient balance in account	₹100/- per transaction		
	Note: No charges for crediting loan instalments, RD instalments and Term Deposit interest			
21	ECS MANDATE VERIFICATION CHARGES	₹150/- per registration		
22	ADDRESS CONFIRMATION	₹100/- per occasion	₹100/- per occasion	₹100/- per occasion
23	CASH DEPOSIT CHARGES at branches within the same city/centre or at a branch in an upcountry centre (other than the Home Branch)	Up to ₹50,000/- Free > ₹ 50,000/- ₹1.00/- per 1000/- with a minimum of ₹25/- (No cash handling charges)		
24	CASH WITHDRAWAL CHARGES either by self or third party at branches within the same city/centre or at a branch in an upcountry centre (other than the Home Branch)	Up to ₹50,000/- Free > ₹50,000/- ₹2.00/- per 1000/- with a minimum of ₹25/-		

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25	DEPOSIT ACCOUNTS			
(i) ACCOUNT KEEPING CHARGES for Current Accounts (Quarterly average credit balance maintained has to be reckoned for this purpose) ***				
	Balance	Number of free transactions entitlement for Current Account		
	Up to ₹25,000	NIL		
	Over ₹25,000 to ₹50,000	40 transactions per quarter		
	Over ₹50,000 up to ₹1 lakh	80 transactions per quarter		
	Over ₹1 lakh up to ₹5 lakhs	120 transactions per quarter		
	Over ₹5 lakhs	No charges		
	For excess consumption over free entitlement	₹125/- for 40 transactions - Charged half yearly		
(ii) Ledger folio charges for OD / CC Accounts				
	Irrespective of the limit	NIL ₹175 for 40 transactions - Charged half yearly		
	Eligibility of free transactions	Every quarter		
NOTE :				
(1) Eligible free transactions are for quarter.				
(2) No account keeping charges for Facility Deposit accounts and RRBs of our Bank				
(3) The charges are to be recovered half yearly on 31st October and 31st March every year or at the time of closure of the account whichever is earlier				

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		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens & Individuals in Rural areas)
(iii)	Updation of Passbook (SB customers)	Free		
(iv)	Issue of duplicate deposit receipt***	₹125/-		
(v)	Enquiry relating to old records for item more than one year old (SB/CA/OD/OCC)	Up to 1 year - Free Above 1 year < 3 years - ₹115/- per entry 3 years to < 5 years - ₹230/- per entry 5 years and above - ₹345/- per entry		
(vi)	Old record copy	Up to 6 months - ₹100/- per record; > 6 months - ₹200/- per record		
(vii)	Instrument record copy	Up to 6 months - ₹100/- per record; > 6 months - ₹200/- per record		
(viii)	Remittance of Proceeds of fixed deposits including NRI accounts	Transfer of funds on maturity of deposits as well as periodical interest to another branch of our bank - Free		
		Transfer of funds to other banks on maturity - Normal charges for remittance through NEFT/ RTGS. For issue of DD- Normal charges plus actual postages charges		
(ix)	Addition / Deletion of names in deposit accounts	₹150/-		
(x)	Registration of nomination in deposit accounts	No charges		
(xi)	Variation of nomination in deposit accounts ***	₹125/- for every variation.		
(xii)	Penalty on delayed RD installments	₹1.70/- per ₹100/- per month.		
(xiii)	Replacement of lost ATM card/ damaged / misplaced -issue of duplicate card	Issue of EMV Master (Chip embedded cards) - ₹252/- All other Master/Maestro/Platinum/RuPay cards (all Magnetic strips cards) - ₹152/-		
(xiii-a)	Issue of duplicate PIN	₹25/-		
(xiii-b)	Unblocking of hotlisted cards (Dehotlisting)	₹51/-		

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		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens & Individuals in Rural areas)
(xiii-c)	Annual Maintenance charges on Debit Cards (for both Maestro debit card and Master card Debit card) - AMC for 1st year - AMC for 2nd year onwards	AMC for 1st year : Free AMC for 2nd year onwards (as under): - Senior citizen card/ Cards for blind/ SHG/ RuPay KCC/ RuPay PMJDY cards - Free - Normal Rupay Cards (other than PMJDY) - ₹100 + tax (i.e. ₹115/-) - Global / Domestic Maestro cards/ Master cards - ₹100+ tax (i.e. ₹115/-) International EMV cards - ₹150 + tax (i.e. ₹173/-)		
(xiii-d)	IMPS (Immediate payment services) transaction charges			
	For Financial Transactions Up to ₹ 0.25 lakhs Above ₹ 0.25 lakhs to ₹ 2.00 lakhs For Non- Financial Transaction	NIL ₹6/- per transaction NIL		
(xiii-e)	SMS Alert Charges	₹15/- per quarter		
Note: SMS sent at the specific request of the customer to the registered mobile number with the Bank. Mandatory SMS being sent would not be charged.				
(xiv)	Certificate of Balance / Certificate of interest paid / interest collected / Certificate for dishonoured cheques, details of maintenance of account on behalf of clients as well as clients referred by other banks other than Govt sponsored schemes	Interest certificate / Balance confirmation certificates: One time free per half year. For 2nd / duplicate copy – ₹75/- per certificate. For all other certificates: For individual use - ₹75/- per certificate For Business purpose - ₹150/- per certificate.		
(xv)	POA Mandate	₹300 per occasion	₹500 per occasion	₹250 per occasion
(xvi)	Registration of power of attorney in respect of operations in SB / CA / CC / OD Account	CA/OD/OCC – ₹230/- per occasion. SB- ₹230/- per occasion.		

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		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens & Individuals in Rural areas)
(xvii)	Change in operational instruction viz. Power of attorney, Board resolution mandate etc.	CA/OD/OCC – ₹200/- per occasion. SB- ₹150/- per occasion.		
(xviii)	Change of authorised signatory in CA / OD / OCC***	₹250/- per occasion		
(xvix)	Charges for excess debit entry in SB account - More than 50 per half year	₹15/- per transaction over and above 50 debits per half year		
		Debit entries related to ATM / IRCTC transactions/ POS / Internet, Mobile transactions will not be counted for this purpose		
(xx)	Charges for no frills SB account Vikas Savings Khata (Presently Basic Savings Bank Deposit Account)	4 transactions in a month free. Beyond this limit ₹6/- per transaction		
(xxi)	NON MAINTENANCE OF MINIMUM BALANCE IN SAVINGS ACCOUNT	<p>In SB accounts, charges to be levied based on the amount of short fall in average monthly balance, as under:</p> <p>If shortfall in minimum balance is</p> <p>76% - 100% - ₹100/- pm</p> <p>51% - 75% - ₹75/- pm</p> <p>26% - 50% - ₹50/- pm</p> <p>11% - 25% - ₹25/- pm</p> <p>1% - 10% - ₹10/- pm</p> <p>Note:</p> <p>1. BSBDA /Small Accounts, accounts of Students, Pensioners'(without cheque facility) and Inoperative accounts are exempted.</p> <p>2 . Charges to be levied from the 2nd month of opening of account</p>		
	Non Maintenance of min bal in CA	<p>For non-maintenance of quarterly average balance.</p> <p>Urban / Metropolitan - ₹600/- per quarter</p> <p>Rural/ Semi-urban - ₹350/- per quarter</p>		
<p>Note: The number of days in the quarter in the case of current account to be counted and proportionate balance to be maintained for accounts opened after beginning of the quarter. For accounts closed also the same rule to be applied to find whether the QAB has been maintained in the account. Proportionate charges to be recovered in such cases.</p>				

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		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens & Individuals in Rural areas)
(xxii) Loss of Tokens***		₹150/-		
26 MISCELLANEOUS				
(i) Mailing of statement / weekly/fortnightly/monthly/quarterly	Free if it is monthly and collected at the branch.			
	SB/CA/OD/OCC: If sent through courier: Actual Courier charges if sent through e-mail: Free.			
(ii) Postal charges:	Wherever applicable			
a. Ordinary Post	Actual charges			
b. Registered Post	Actual charges			
c. Courier / transmission charges	Actual incurred to be recovered in all cases such as cheque / bill collection / deposit account transfer etc			
d. Out of packet expenses	Actual to be recovered			

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		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens & Individuals in Rural areas)
27 SAFE CUSTODY OF VALUABLES***				
	(i) Opening / lodgment / withdrawal of Scrips	₹30/- per scrip Minimum ₹300/- per year or part thereof		
	(ii) Sealed Covers	₹600/- per cover p.a or part thereof		
	(iii) Bank's own Deposit receipts	No Charges		
	(iv) Sealed Boxes of any size	Charges based on size as under 10x10x10 cc - ₹600 p.a. or part thereof 20x20x20 cc - ₹1150 p.a or part thereof 30x30x30 cc - ₹1750 p.a or part thereof		
28 SAFE DEPOSIT LOCKERS				
	(i) Rent on Lockers	Refer Rent on lockers Tariff		
	(ii) For replacing lock of locker Unit	₹500/- + ST besides Actual charges payable to the company for breaking open of locker.		
	(iii) Penalty for non- payment of locker rent on due date	I Quarter – 10% of the rent II Quarter – 20% of the rent III Quarter onwards – 25% of the rent		
	(iv) No of operations in a year	24 operations free per year. Beyond that Rs.100/- + Service tax per visit.		

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29 COLLECTION OF CHEQUES (Specific Items)				
	(i) Clean / Documentary bills received from other banks for collection (IBC)***	Up to ₹5,000 – ₹75/- Above ₹5000 to ₹10000 - ₹125/- Above ₹10000 to ₹1 lakh - ₹9/- per every ₹1000/- subject to minimum of ₹125/- Above ₹1 lakh to ₹10 lakh - ₹8/- per every ₹1000/- subject to minimum of ₹ 900/- Above ₹10 lakh - ₹7/- per every thousand subject to minimum of ₹8100/- and Maximum of ₹17150/-		
Note : Outstation Cheques / bills received for collection has to be sent to our branches only if there is a branch of our bank in the drawee centre / place. If there is no branch of our bank in the drawee centre/place, the cheque has to be sent to other PSU banks. The sharing commission will be on 50:50 basis. In case there is no branch of our bank / Other PSU bank, then only the cheque has to be sent to other Private Sector banks located in the drawee centre / place. In any case, the total commission should not exceed 50% of our commission plus 50% of the other bank commission or actual charged by the other bank whichever is higher. Out of pocket / postage if charged by the other bank should be recovered in full on actual basis.				
	(ii) Immediate Credit of Local Cheques up to ₹15,000/- ***	0.40% Minimum ₹75/-		
Note : ICOOC facility for individual customers of SB /CA/OCC accounts only				
	(iii) Recovery of interest on cheques purchased under ICOOC and returned unpaid	MCLR Three months + 7% from the date of return of the cheque till the reimbursement of money to the branch		
	(iv) Collection of outstation Gift cheques of other banks	Charges as applicable to outstation cheques		
	(v) Collection of outstation Dividend and Interest warrants of other banks	Charges as applicable to outstation cheques		
	(vi) Collection / discount of pension bills/ cheques of Central / State Govt, Freedom Fighters and Armed forces	At par. However out of pocket expenses such as postage, courier etc are to be recovered		

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		(Individuals)	(Non individuals)	(Special category of customers viz., Pensioners, Senior Citizens & Individuals in Rural areas)
(vii)	Collection of local treasury cheques***	Collection at par. Out of pocket expenses like travelling allowance to staff if any are to be recovered. Minimum ₹30/-		
(viii)	Collection of single instrument meant for a list of beneficiaries	Local cheques – At par Outstation cheques – Outstation Cheque collection charges treating the cheque as single instrument Actual collection charges plus postages		
(ix)	Collection of term deposits of other banks	Collection charges may be waived by the Branch Manager / Assistant Branch Manager, if the entire proceeds of matured term deposit is placed with our bank for period not less than one year and amount of term deposit is more than ₹25000. If otherwise, the charges as applicable for collection of bills to be levied.		
(x)	Collection of outstation instruments received by RBI for credit to Govt accounts for collection through local main branch at centre where RBI does not have an office	At par. Postages and out of pocket expenses need not be recovered		
30 COLLECTION OF BILLS***				
(i)	Demand Bills			
	Up to ₹10000	Up to ₹5000 – ₹75/- Above ₹5000 to ₹ 10000 - ₹125/-		
	Above ₹10000	Above ₹10000 to ₹1 lakh - ₹9 per every ₹ 1000 subject to minimum of ₹125/- Above ₹1 lakh to ₹10 lakh - ₹8 per every ₹ 1000 subject to minimum of ₹900/- Above ₹10 lakh - ₹ 7 per every thousand subject to minimum of ₹ 8100/- and maximum of ₹17150/-		
(ii)	Usance bills all slabs	₹125/- per bill + collection charges as applicable to Demand Bills (II (i) above)		
Note :				
In respect of DA bills, holding charges @50% for 3 months after due date. Holding of bill at the instruction of the drawee / drawer /bank				
(iii)	Post parcel – Bills	Collection charges + ₹10/- per day - Minimum ₹100/-		

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	(iv) Change of original instructions in respect of OBC / IBC for collection such as	₹125/- per instruction		
	1. Waiver of C Form			
	2. Allowing Rebate			
	3. Extending time for retirement			
	(v) Charges on IBC when documents are delivered free of payment	50% of bills charges plus postage /out of pocket expenses		
31 COLLECTION UNDER SPECIAL SCHEMES				
	(i) Collection of cheques through National Clearing	As applicable for collection of outstation cheques		
	(ii) Collection under Speed Collection schemes ***	₹175/- per instrument for cheque of value of above ₹ 1 lakh		
	(iii) Issue of RBI/SBI cheques	As applicable to DD		
	(iv) Issue of Traveller's cheques	Not in vogue		
	(v) Direct payment to suppliers by pay orders / demand drafts	Free of charges for disbursements under Govt sponsored schemes and other Term loans of our bank		
	(vi) Intercity / Intra city / Multicity charges	All charges dispensed with		
	(vii) Cash Handling Charges	Upto ₹2 lakhs - Free, thereafter ₹1/- per ₹1000 Min.₹100/- Max.₹5000/-		